



September 21, 2009

Name
Address
Address

RE: Retiree Health Care Benefit Changes
Retired From East Contra Costa County Fire Protection District (ECCFPD)
Unrepresented Safety Management Classifications

Dear Retiree/Survivor:

On July 21, 2009, in Resolution 2009/344 the Board of Supervisors acting in its capacity as the Governing Body of the ECCFPD, addressed retiree health care coverage changes for persons such as you who retired from classifications that were unrepresented Fire Safety management at the time of retirement. On behalf of the Governing Body of the ECCFPD, this letter notifies you of the following changes pursuant to this Resolution regarding your benefits.

The following changes to your health care coverage will occur on January 1, 2010:

- Dual coverage. As of January 1, 2010, employees and retirees and dependents of employees and retirees can no longer have dual coverage in two County/District/IHSS health or dental plans. This provision applies to County, District and IHSS employees and retirees when they have spouses or partners who are either County, District or IHSS employees or retirees. The employees and retirees covered by this provision are or were at the time of retirement in classifications represented by AFSCME Local 512, Professional and Technical Employees; AFSCME Local 2700, United Clerical, Technical and Specialized Employees; Public Employees Union Local One, FACS Site Supervisors Unit; Public Employees Union Local One; SEIU Local 1021, Rank and File Unit; SEIU Local 1021, Service Line Supervisors Unit; Western Council of Engineers; Deputy District Attorneys' Association; California Nurses Association; or in County, CCCFPD Fire Safety Management or ECCFPD Fire Safety management unrepresented classifications.
- Premium Cost Sharing (other than CalPERS Plans).
 - Contra Costa Health Plan (including Medicare Supplement plan) and Coordinated Dental Plans – Currently shared at 98% County, 2% Participant for Plan A and 90% County, 10% Participant for Plan B. Medicare Supplement Plan participant's share currently reduced by value of Medicare Part B premium.
 - Effective January 1, 2010, cost sharing for Plan A premium to change to 93% County and 7% Participant. Cost Sharing for Plan B premium to change to 87% County and 13% Participant. Medicare Supplement Plan Participant's share not reduced by value of Medicare Part B premium.
 - Effective January 1, 2011, increase in Plan A premium and Plan B premium to be shared 50% by the County and 50% by the Participant, up to a maximum of 11%; portion of increase above 11% to be paid by the County.
 - Kaiser (including Kaiser Senior Advantage) and Health Net HMO (including Medicare Coordination of Benefits Plan and Seniority Plus) and dental plans – Increases January 1,

- 2010 and January 1, 2011 to be shared 50% by the County and 50% by the Participant, up to a maximum of 11%; portion of increase above 11% to be paid by the County.
- Health Net PPO – Increases January 1, 2010 and January 1, 2011 to be shared 50% by the County and 50% by the Participant.
- Effective June 29, 2011, fix the County monthly premium subsidy for all of these plans at the May 2011 dollar amount.
- Premium Cost Sharing (CalPERS Plans)
 - All plans currently shared based on the Bay Area/Sacramento Kaiser premium rate at 87% County, 13% Participant.
 - Based on that rate, increases January 1, 2010 and January 1, 2011 to be shared 50% by the County and 50% by the Participant, up to 11%; portion of increase above 11% to be paid by the County.
 - Effective June 29, 2011, fix the County monthly premium subsidy for all CalPERS plans at the May 2011 dollar amount County pays for the Bay Area Kaiser premium.
 - For Dental, County premium same as non-CalPERS plans.
- Dental Plan Benefit. Increase to \$1,800, from \$1,600, the annual maximum benefit available in the Delta Dental Insurance plan effective January 1, 2010.
- One Rate Pool. Eliminate provision applicable to management and unrepresented employees that would have established separate rate pools during employment and upon retirement for new employees hired on or after January 1, 2009.
- New Hires and Medicare Parts A and B. The changes implemented in 2008 remain in effect. Among other things, persons hired after December 31, 2008 will not receive an employer subsidized retiree health care benefit and persons who turn 65 on or after January 1, 2009 are required to enroll in Medicare Parts A and B.

To access copies of Board Orders, Management Resolutions, presentations and reports related to the County's Other Post Employee Benefits (OPEB) actions, please use the following:

www.co.contra-costa.ca.us

Select: Departments

Select: County Administration

Select: Financial Information

Select: Other Post Employment Benefits

From this point, there are links to all Board Orders, resolutions, presentation and reports. Please note that these documents are lengthy and may take a few moments to download. If you do not have access to the Internet, you may also contact the Clerk of the Board's Office to obtain copies of any actions of the Board of Supervisors.

Should you have any questions regarding the information provided, please contact the Human Resources Department, Employee Benefits Services Unit at (925)335-1746 or you can send your questions to Benefits@hrd.cccounty.us.

Sincerely,

Christine J. Penkala

Christine J. Penkala, Manager
Human Resources Department
Employee Benefits Services Unit